



Docket No.: 37202/028001
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Scott D. Cook et al.

Application No.: 09/487,233

Confirmation No.: 2923

Filed: January 19, 2000

Art Unit: 3628

For: CONSUMER-DIRECTED FINANCIAL
TRANSFERS USING AUTOMATED
CLEARINGHOUSE NETWORKS

Examiner: H. T. Dass

REPLY UNDER 37 CFR §1.111

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated April 13, 2006, please reconsider this application in view of the following.